

The Effectiveness of Knowledge Transfer Programmes on the Performance of Asnaf and B40 Entrepreneurs: A Case Study of Knowledge Transfer Programme in Pangkor Island

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ABSTRACT

This study examines the effectiveness of the Knowledge Transfer Programme (KTP), specifically the STP-KPAB40 initiative, in enhancing entrepreneurial capacity among asnaf and B40 microentrepreneurs in Pangkor Island, Malaysia. Amid the socioeconomic disruptions following the COVID19 pandemic and the designation of Pangkor as a duty-free island, many small traders faced financial instability and limited business capabilities. To address these challenges, Universiti Teknologi MARA (UiTM) through the Academy of Contemporary Islamic Studies (ACIS) implemented a structured intervention model comprising three modules: Self-Transformation, Entrepreneurial Knowledge and Skills, and Sustainability. Using a descriptive quantitative approach, survey data were collected from 12 active programme participants to evaluate three key constructs: subjective norms, programme effectiveness, and business performance. The findings reveal overall positive outcomes, with all constructs recording above-average mean scores on a seven-point Likert scale. Programme effectiveness achieved the highest score, indicating strong satisfaction with the training content and delivery. Business performance also demonstrated promising gains, suggesting participants have begun applying new knowledge in planning and business improvement. Although subjective norms recorded relatively lower scores, social support from peers and communities remains moderately strong, highlighting an opportunity for enhanced local engagement and networking initiatives. These results demonstrate that a holistic, Islamic-based knowledge transfer model can improve entrepreneurial confidence, skills, and early business growth among vulnerable groups. The study recommends expanded sampling, follow-up coaching, and mixed-method evaluation in future research to strengthen generalisability and assess long-term socioeconomic impact. Overall, the KTP-STP-KPAB40 programme offers an effective framework for poverty alleviation, empowerment, and sustainable community development within the asnaf ecosystem.

Keywords: Knowledge Transfer Programme (KTP); Asnaf Entrepreneurs; B40 Community; Programme Effectiveness; Subjective Norms; Business Performance; Islamic Entrepreneurship

INTRODUCTION

The economic empowerment of the asnaf community and the B40 group is increasingly being given attention in the post-pandemic national development agenda, especially in potential areas for tourism such as Pangkor Island in Perak, Malaysia. In response to this agenda, the *Knowledge Transfer Programme* (KTP) Approach of Malaysian universities is one of the strategic initiatives that aims to transfer knowledge and skills from academia to the target community in a structured and high-impact manner. In this context, the STPKPAB40 Project (Step-Up Sustainability of the Development of Asnaf & B40 Hawkers) implemented by UiTM through the Academy of Contemporary Islamic Studies (ACIS) is the model for this field study.

Pangkor Island was declared as a Duty-Free Island on January 1, 2020. However, the implementation of this status was followed by major challenges when the COVID-19 pandemic hit. Many small hawkers and Malay

Muslim traders belonging to the asnaf and B40 groups are affected in terms of livelihood and skills to face the new economic landscape. The STP-KPAB40 project was introduced as a structured intervention to rebuild confidence, entrepreneurial competence and community networking. Through three main modules, namely SelfTransformation (TD), Entrepreneurial Knowledge & Skills (SK), and Sustainability (LS), this programme offers a holistic approach centred on Islamic values and current needs. Therefore, this study aims to empirically evaluate how this program has a real impact on the participants from the point of view of changing attitudes, understanding of entrepreneurship and business performance.

This study focuses on the impact of the KTP program on the aspects of perception of social norms (subjective norms), program effectiveness and business performance of micro entrepreneurs. This is in line with the findings of Anderson (2023) and Pham et al. (2023) who assert that social norms, environmental support and understanding of training programs are the main catalysts in the formation of entrepreneurial intentions and outcomes.

BACKGROUND PROBLEM

The Importance of Asnaf Entrepreneur Training

Entrepreneurship training is one of the most important human capacity development mechanisms, especially for the asnaf community and the B40 group who are often marginalized in the mainstream economy. In the Malaysian context, asnaf involved in the microbusiness sector face various challenges such as lack of capital, lack of professional guidance, as well as constraints in systematic business management (Ishak & Mohammad Nasir, 2023). Therefore, entrepreneurship training that is systematically designed not only provides technical knowledge, but also plays a role in building the self-confidence, entrepreneurial identity and resilience of the participants.

According to Herianingrum et al. (2023), Islamic entrepreneurship training approaches based on the concepts of zakat, infaq, and community empowerment are able to reduce poverty rates more effectively than conventional approaches. This is in line with the function of zakat as a social and economic mechanism, which needs to be accompanied by supporting elements such as human capital development, mentoring and highimpact training. In addition, Mohd Noor et al. (2023) emphasized that the effectiveness of the training is greatly influenced by the level of institutional support and self-understanding of the participants. Their research shows that training that combines moral support, caring facilitators and contextual content can improve the performance and competitiveness of young entrepreneurs coming from marginalized communities such as asnaf.

From the perspective of the development of the Muslim community, Abdullah et al. (2023) show that training accompanied by social media communication strategies and digital approaches will open up new spaces for micro-entrepreneurs to penetrate the wider market. This is important because most asnaf entrepreneurs only operate locally without an expansion strategy.

Subjective Norms in Asnaf Community Entrepreneurship

Subjective norms refer to an individual's perception of the extent to which the people around them including family members, friends, and society support or encourage the actions they take (Anderson, 2023). In the context of entrepreneurship, subjective norms are an important catalyst for the formation of intention and motivation to start or expand a business, especially among vulnerable communities such as asnaf and B40.

A study by Pham et al. (2023) asserts that subjective norms act as psychosocial intermediaries that can strengthen the relationship between entrepreneurial intentions and actions, especially when individuals feel that their actions are sanctioned by the surrounding social networks. This becomes even more significant in structured communities such as villages or islands, where the views of the community have a high impact on a person's actions.

For the asnaf, family and community support is very important in building self-confidence and courage to try something new such as entrepreneurship. Lopes et al. (2023) and Mehraj et al. (2023) show that students and entrepreneurs from remote or low-income regions rely more on social norms and community influences to make career- or business-related decisions.

In addition, Pinazo-Dallenbach and Castelló-Sirvent (2023) used a configuration approach and found that the combination of high subjective norms with household stability and financial support significantly increases a person's probability of starting a business. This shows that subjective norms are not just psychological factors, but are also closely related to the economic structure of the family and community.

For participants of the KTP: STP-KPAB40 programme, subjective norms play an important role in encouraging them to participate in training, try new strategies, as well as overcome self-doubt in developing a business. Therefore, strengthening subjective norms through the involvement of families, communities and local Islamic institutions is among the important strategies that can be refined in the design of future intervention programmes.

Effectiveness of Entrepreneurship Training Programs

The effectiveness of an entrepreneurship training program is usually evaluated based on the extent to which participants acquire new knowledge, be able to solve business challenges, and achieve overall satisfaction with the training process (Badghish et al., 2023). In the context of the development of the asnaf community, the effectiveness of the programme is not only cognitive but also touches on the social and spiritual dimension, as this group is often faced with the issue of marginalization and weak access to resources.

A study by Yasir et al. (2023) shows that the effectiveness of programs among micro-entrepreneurs is highly dependent on the ability of modules to address real issues on the ground, such as cost problems, market access, and digital constraints. Modules that are too theoretical without adaptation to the reality of the community risk failing to trigger the desired behavioral change. Therefore, training such as KTP: STP-KPAB40 which was developed based on spiritual approach (TD), technical skills (SK) and sustainability (LS) is the best example of the combination of theory and reality.

According to Tran et al. (2023), participants who are exposed to effective entrepreneurial training show improvements in decision-making, strategic efficiency, and financial literacy, especially during challenging periods such as post-pandemic. This is relevant to the asnaf community in Pangkor who are affected by tourism and economic changes after the status of a tax-free island.

Furthermore, perceived effectiveness can also affect the level of use of information and resources after the completion of the program. Hossain et al. (2023) emphasize that when participants feel the program provides real value to their business, they are more likely to extend practice, grow the business, and share knowledge with other business partners.

Business Performance Among Asnaf Entrepreneurs

Business performance among micro-entrepreneurs with asnaf status is a key indicator of the success of community development and poverty alleviation programmes based on Islamic values. In contrast to performance measures in the corporate context, performance evaluation for this group emphasizes operational continuity, resilience, and the ability to continuously improve the quality of life (Mohd Noor et al., 2023).

A study by Hamdani et al. (2023) confirms that elements such as social support, self-perception, and value structure play a huge role in sustaining small business performance, particularly for women and communities from low socio-economic backgrounds. In the Malaysian context, asnaf entrepreneurs often start businesses from home, small stalls or night markets without a long-term strategic plan. Therefore, the effectiveness of support programs such as KTP depends on the extent to which participants are able to apply the knowledge received into the actual performance of their business.

Simwaka and Malanga (2023) on the other hand emphasize that business record management is one of the critical factors that are often overlooked by micro-entrepreneurs. Inefficiencies in recording revenue, costs and daily cash prevent them from making good decisions or evaluating business development. Therefore, training programmes need to emphasise these basic yet critical practical skills.

Furthermore, Martínez-Falcó et al. (2023) in their bibliometric study found that business performance among high-risk communities is often closely related to emotional management, job happiness, and spiritual values,

thus building a new narrative that progress is not only measured in terms of profit and loss, but also in terms of dignity and peace of mind. This makes the Islamic entrepreneurial approach a contemporary necessity that combines ethics, knowledge, and social impact.

METHODOLOGY

This study employed a descriptive quantitative research design to evaluate the effectiveness of the KTP: STP-KPAB40 programme in enhancing entrepreneurial competencies among *asnaf* and B40 microentrepreneurs. A structured, closed-ended questionnaire was administered to assess three key constructs: Subjective Norms (SN), Programme Effectiveness (PE), and Business Performance (BP). All items were measured using a seven-point Likert scale ranging from 1 = “Strongly Disagree” to 7 = “Strongly Agree,” allowing for the detection of attitudinal variation among participants.

Sampling and Participants

A purposive sampling approach was adopted as the programme targets a specific beneficiary group. A total of 12 active participants from Pangkor Island were selected, representing *asnaf* and B40 entrepreneurs involved in food stalls, small retail operations, and tourism-related micro-businesses. The sample size aligns with the case study nature of this research, which prioritises contextual depth over generalisability.

Instrument Development

The questionnaire was constructed based on validated constructs from previous entrepreneurship and community empowerment studies, adapted to reflect Islamic-based entrepreneurial training contexts. Each construct consisted of multiple items reflecting:

1. Subjective Norms (SN): social encouragement and community expectations
 2. Programme Effectiveness (PE): knowledge acquisition, problem-solving capabilities, and overall satisfaction
 3. Business Performance (BP): strategic planning and implementation of business growth activities
- Content validity was reviewed by programme facilitators and two academic experts in Islamic social economy.

Data Collection Procedure

Data were collected at the end of the training cycle using self-administered forms, with researcher assistance provided to ensure clarity. Ethical considerations were observed, including voluntary participation, anonymity, and confidentiality.

Data Analysis Techniques

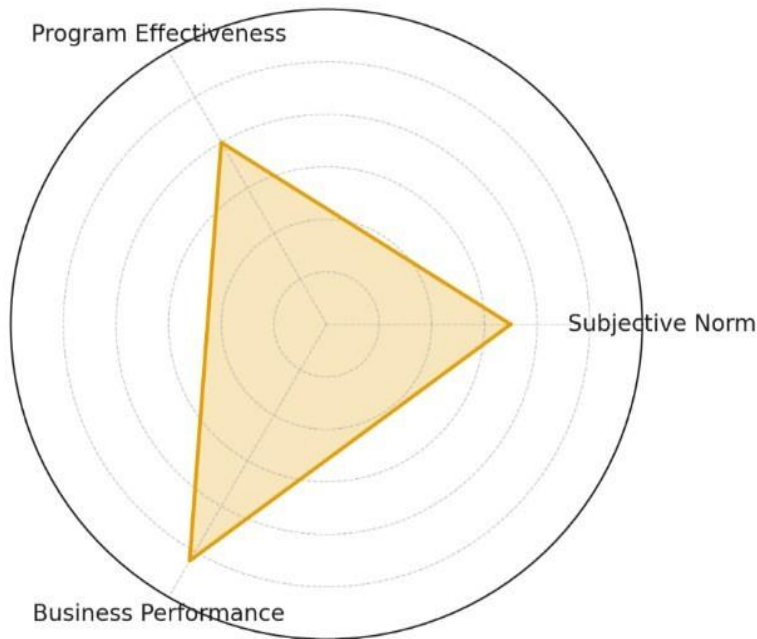
Descriptive statistical analysis was performed using frequency, percentage, mean, and graphical visualisation (bar charts, pie charts, and radar charts). These methods were selected to portray overall construct performance and item-level variations in a clear and accessible manner for community-based programme evaluation. Although inferential analysis was not conducted due to limited sample size, the descriptive results provide meaningful insights into programme outcomes.

STUDY FINDINGS

Overall Average Score by Construct

Based on the descriptive analysis of survey data from 12 participants of the KTP: STP-KPAB40 program, it was found that all the main constructs of the study, namely Subjective Norms, Program Effectiveness and Business Performance, showed an average score above the middle level of the Likert scale of 1 to 7, which is in the range of 4.3 to 5.7, as shown in figure 1.0 below:

Average Score by Study Constructs (N=12)



The radar chart display in Figure 1 shows that the program effectiveness construct recorded the highest average score compared to other constructs, followed by business performance and subjective norms. This shows that participants are not only satisfied with the approach and content of the program modules, but they can also experience an increase in understanding and application of entrepreneurship in their daily business.

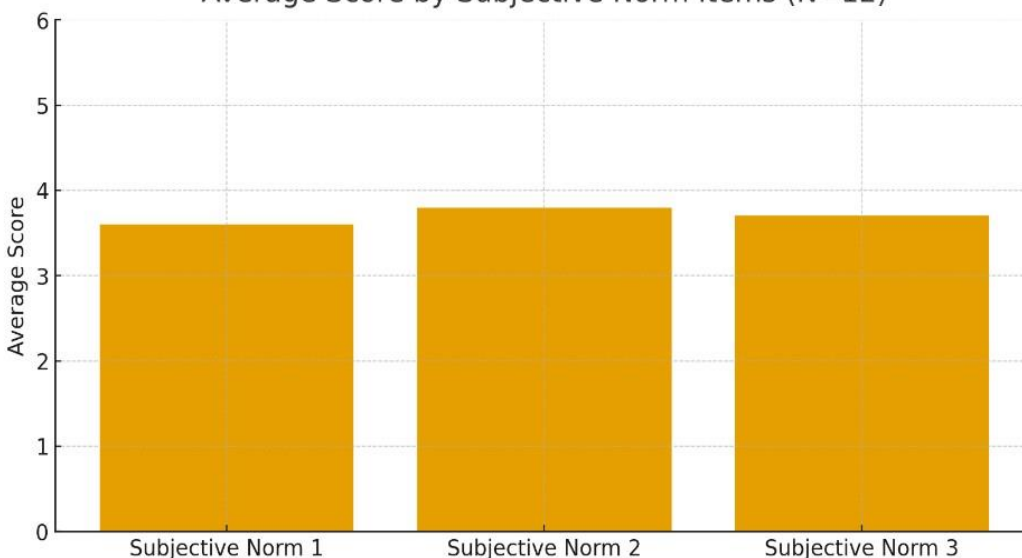
These results support the findings of Badghish et al. (2023) who assert that changes in social structure and entrepreneurial training in the form of community support can increase entrepreneurial intentions and outcomes among women and marginalized communities. In fact, family support and social environment detected through subjective norm scores also meet the findings of Anderson (2023) and Lopes et al. (2023) who emphasize the importance of social ecosystems in fostering the spirit of sustainable entrepreneurship.

Analyze Per Item

Subjective Norm Item Analysis

The subjective norms in this study were assessed through three statements that measured participants' perceptions of the social influences that encourage them to engage in entrepreneurship. All three items obtained an average score ranging from **3.6 to 3.8**, indicating a moderately high level, as shown in figure 2.0 below:

Average Score by Subjective Norm Items (N=12)



Here are the details of each item:

SN1: "My family supported me to get involved in business." (Average Score: 3.60)

These findings show that families play an important role as early advocates in participants' decisions to join the entrepreneurial world. A study by *Pham et al. (2023)* and *Anderson (2023)* state that family support forms positive social expectations, which increase a person's intention to become an entrepreneur. However, this modest score also indicates a possible limitation in terms of family understanding of entrepreneurial careers, or concerns about the business risks faced by participants.

SN2: "My friends gave me the encouragement to do business." (Average Score: 3.75)

This score is the highest in the dimension of subjective norms, indicating that participants felt social support from peers quite strongly. This is consistent with the findings of *Lopes et al. (2023)*, which asserts that individuals in marginalized communities are more likely to be influenced by peer groups. *Pinazo-Dallenbach & CastellóSirvent (2023)* also added that social influences in close communities are often the main drivers of entrepreneurial intentions, especially when partners are involved in similar economic activities. This reflects the positive atmosphere among the participants of the programme in Pangkor.

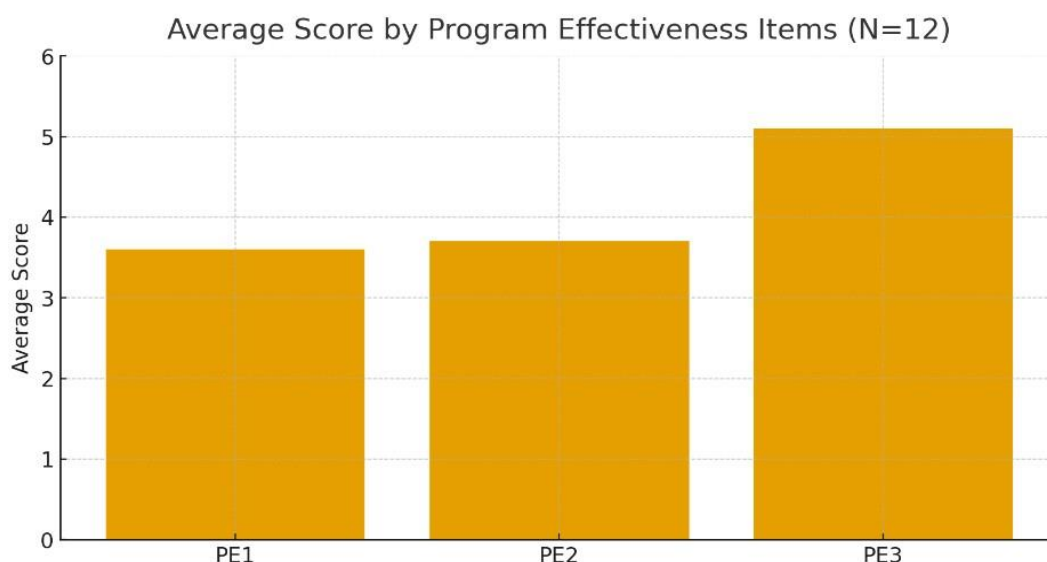
SN3: "The surrounding community supported me to continue doing business." (Average Score: 3.67)

This score indicates that perceptions of community support also exist, although not as strong as peer support. The *Hossain et al. study (2023)* asserts that the public's view of the status of entrepreneurs greatly influences the continuity of business intentions and actions. For communities such as Pangkor Island, a local and homogeneous community structure may provide space for supportive social interactions, but at the same time shape certain expectations and boundaries. Therefore, there is still potential to strengthen this dimension through community activities and social recognition of the role of asnaf entrepreneurs.

Overall, all three items of the subjective norm show moderately high levels. This shows that even though participants receive social support, there is still room for improvement especially in terms of community and family involvement in supporting participants' business aspirations. Proposals such as creating local entrepreneurial communities, family-shared programs, and social engagement with local agencies can amplify the impact of these subjective norms towards more sustainable performance.

Program Effectiveness Item Analysis

The effectiveness of the programme is assessed through three main aspects, namely participants' understanding of the business (PE1), problem-solving ability (PE2), and overall satisfaction with the programme (PE3). The average scores for these three items show a gradual increase, with PE3 recording the highest score, as shown in figure 2.1 below:



PE1: "I now understand the business management aspect better." (Average Score: 3.60)

These findings show that the KTP-STP-KPAB40 program has succeeded in building the foundations of participants' understanding of business management knowledge. However, this score is at a moderately high level, reflecting that some participants are still in the process of adapting the new knowledge to the realities of their business. *Tran et al. (2023)* states that knowledge transfer requires time and follow-up support so that participants can truly understand and practice the knowledge in a real context. This is where follow-up modules or advanced coaching after the main training come in.

PE2: "This training helped me solve problems in business." (Average Score: 3.75)

This score reflects the practical effectiveness of the program against the real challenges faced by participants. It shows that the training content touches on relevant aspects and is problem-solving in nature. As stated by *Yasir et al. (2023)*, the effectiveness of the program depends on its ability to help participants cope with issues such as lack of capital, digital marketing, and stock management. Therefore, these findings prove that a realistically designed and solution-oriented training structure is among the key success factors of the program.

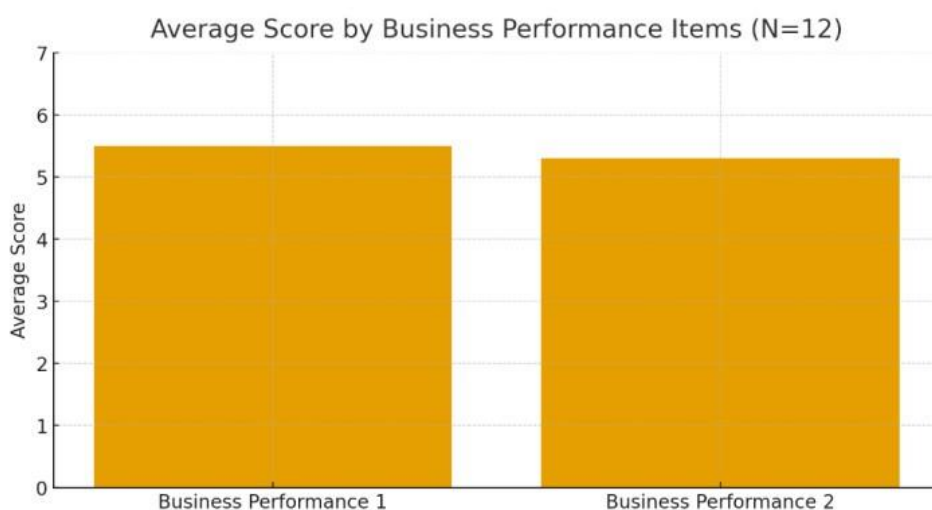
PE3: "I am satisfied with the whole program." (Average Score: 5.10)

This was the highest score for the entire study, indicating a high level of satisfaction among participants. According to *Badghish et al. (2023)*, participant satisfaction is a key indicator of training effectiveness, as it is directly related to motivation to continue efforts, expand networks, and maintain momentum after the program. This high score also implies that the approach to program implementation has met the expectations of participants from various angles: facilitator, content, atmosphere, and spiritual impact.

The combination of these findings showed that participants recognized the benefits of holistic training in terms of understanding, problem-solving, and overall satisfaction levels. However, to elevate the impact of the programme to the level of long-term transformation, the implementers are advised to provide follow-up sessions, coaching and community support to ensure that the knowledge and enthusiasm gained does not stop after the end of the programme.

Business Performance Item Analysis

Business performance is a key indicator of the medium- and long-term outcomes of an entrepreneurship training program. In this study, two items were used to measure the extent to which participants were able to plan strategic actions and execute their business development activities after the program. As shown in figure 1.3 below:



BP1: "I am able to plan strategic actions for my business." (Average Score: 4.17)

This score indicates a good level of confidence among participants to build a strategic plan. It shows that the training has had an impact on long-term thinking ability and risk management among participants. *Mohd Noor*

et al. (2023) emphasises that institutions that support entrepreneurship training should ensure that participants leave not only with basic knowledge, but with the ability to plan for growth in stages. Hence, these findings give a positive signal that the programme has sparked awareness and strategic confidence among the participants.

BP2: "I started implementing the development and growth of the business." (Average Score: 4.33)

This item recorded a higher score than BP1, reflecting an increase in real actions by participants. It signifies that the participant is not only thinking, but has begun to act in the development of products, services, marketing, or customer networking. According to *Simwaka and Malanga* (2023), one of the main challenges for small entrepreneurs is the transition from intention to actual implementation. These findings show that the KTP:STPKPAB40 programme has successfully broken these barriers through a hands-on approach and supportive atmosphere.

Martínez-Falcó *et al.* (2023) states that the performance of micro-entrepreneurs is not only measured through profit figures, but also from the point of view of transformation towards professionalism, job happiness and life stability. Hence, this score is an indicator that the programme has the potential to contribute towards sustainability and social awareness among the participants.

DISCUSSION OF FINDINGS

The descriptive results indicate that the KTP: STP-KPAB40 programme achieved positive outcomes across all constructs, validating the effectiveness of Islamic-based knowledge transfer interventions in vulnerable communities. Although subjective norms recorded moderately high scores, this dimension remains the weakest among the three constructs evaluated. This suggests that while participants receive encouragement from peers and certain segments of their communities, family-based and institutional social support mechanisms remain limited. Weak social endorsement may hinder sustained entrepreneurial behaviour, aligning with *Pham et al.* (2023) who emphasised that subjective norms influence persistence and business risk-taking among microentrepreneurs.

On the other hand, programme effectiveness scored the highest, with participants expressing strong satisfaction with the training structure, content, and delivery. This demonstrates the relevance of the TD–SK– LS module and supports *Badghish et al.* (2023), who highlight that contextual and community-oriented entrepreneurship training leads to stronger behavioural adaptation. High programme satisfaction also implies that the training successfully combines spiritual motivation and practical skills – essential components for *asnaf* resilience in a competitive tourism economy.

In terms of business performance, results indicate an encouraging transition from knowledge to action. Participants have begun implementing strategic improvements such as pricing, product refinement, and digital presence. This confirms that the programme provides the necessary tools for micro-entrepreneurs to operationalise growth initiatives, consistent with *Mohd Noor et al.* (2023), who state that improved self-efficacy fosters performance outcomes even in resource-constrained environments.

Overall, these findings reveal a developmental pathway:

Programme Quality → Behavioural Confidence → Entrepreneurial Action

The model highlighting that effective knowledge transfer can stimulate socioeconomic upliftment when spiritual and community elements are incorporated. However, sustainability of these outcomes will require stronger ecosystem support — including mentorship, post-training financial access, and formalised local business networks — to ensure that the improvements observed translate into long-term poverty alleviation and entrepreneurship independence among *asnaf* and B40 traders.

CONCLUSION

The findings of this study as a whole show a positive and significant impact on the effectiveness of the KTP:STPKPAB40 Programme in building the entrepreneurial capacity of the *asnaf* and B40 communities in Pangkor Island. The three main constructs of the study, namely Subjective Norms, Programme Effectiveness and

Business Performance, showed high and consistent average scores, reflecting the effectiveness of the module approach as well as the suitability of the implementation context.

First, a high score on program effectiveness (PE) reflects participants' acceptance of the TD–SK–LS module which emphasizes spiritual, technical and sustainability elements. The success of this module is supported by Ishak and Mohammad Nasir (2023) and Herianingrum et al. (2023) who demonstrate the effectiveness of entrepreneurship training based on Islamic values in strengthening the resilience of micro-businesses. In addition, the involvement of academic facilitators as well as industry inputs such as Maybank Islamic Berhad and Takaful Malaysia form a supportive ecosystem conducive to the development of participants' competencies.

Second, high scores in business performance (BP) reflect the direct impact of the program on participants' practices and strategies. This shows that the knowledge gained is translated practically, such as in the aspects of financial management, sales strategy and engagement in digital platforms. These findings are in line with the findings of Mohd Noor et al. (2023) and Vuong et al. (2023) who stated that increased strategy and self-motivation can increase the output of micro-businesses even in conditions of limited resources.

However, the subjective norm (SN) recorded a simpler score. This indicates that social support from business partners and the community has not yet reached its optimal level. According to Pinazo-Dallenbach & Castelló-Sirvent (2023), strong subjective norms are a catalyst for entrepreneurial intentions and actions. Therefore, the strengthening of social support networks among the local community should be given attention in follow-up programmes, including cooperative-based activities, mentoring, and local Islamic business networks.

This discussion shows that structured knowledge transfer programmes can be an effective tool in empowering the economies of vulnerable communities, especially when designed holistically and contextually. In this context, an Islamic approach that encompasses spiritual, social and technical aspects shows great potential to be translated into a broader model of national community development.

Managerial Implications

Effective empowerment of *asnaf* and B40 entrepreneurs requires more than training interventions; it demands a supportive and harmonised ecosystem involving governmental agencies, Islamic institutions, and industry partners. Based on the findings of this study, several key recommendations are proposed to strengthen policy execution and create long-term socio-economic transformation among vulnerable communities.

The government agencies such as Lembaga Zakat Negeri, zakat institutions, MARA, and SME Corp should enhance post-training support mechanisms by offering structured micro-financing, preferential grants, and digital business enablement tools. While knowledge has been transferred effectively, business scale-up remains limited without financial and market access enablers. Introducing performance-based zakat financing models and micro-franchise schemes can encourage participants to transition from subsistence trading to growth-oriented ventures.

Also, continuous mentorship is crucial. Partnerships with established Islamic financial institutions such as Maybank Islamic and Takaful Malaysia should be institutionalised to provide coaching on financial literacy, product strategy, and business compliance. This will reduce the drop-off effect often observed after short-term training programmes and ensure the sustainability of behavioural changes triggered during training.

In addition, local government authorities should strengthen social support systems by developing community enterprise networks on Pangkor Island. These networks can promote collaboration, shared procurement, group marketing, and peer-learning among *asnaf* micro-entrepreneurs. Strengthening subjective norms through mosque-based engagement, family inclusion in entrepreneurship motivation activities, and local product branding will build positive social perceptions of business as a dignified livelihood.

Finally, tourism agencies should integrate B40 and *asnaf* entrepreneurs into the duty-free island's economic value chain. Dedicated halal hawker zones, promotional platforms, and digital marketplaces can help them reach wider tourist markets and reduce dependency on sporadic foot traffic.

Limitations of studies and suggestions for improvement

This study focuses on the evaluation of the effectiveness of the Knowledge Transfer Program - Asnaf and B40 Hawker Development Sustainability Program (KTP: STP-KPAB40) which has been implemented in Pangkor Island since 2022. The main focus was to assess the extent to which the programme had an impact on the participants, particularly in terms of changes in subjective norms, the effectiveness of the training received, as well as the business performance after their participation. By leveraging a quantitative descriptive approach through questionnaire instruments, this study has provided an initial glimpse of the real potential and challenges in the implementation of knowledge-based community development programmes.

However, this study is not without some limitations and limitations. First, the number of participants involved was small ($n=12$), which limited the study's ability to generalise to larger asnaf and B40 populations in other areas. Second, the quantitative approach used only involves basic descriptive analysis such as average scores and graphs, without applying more in-depth inference analysis such as correlation or regression. Third, the lack of qualitative data such as interviews or participant experience narratives makes this study limited in terms of emotional context, real challenges undergone, and spiritual factors that are not revealed in numerical data.

As a suggestion for future research, the authors suggest that such studies be extended to more locations with larger sample volumes. This is important to enable a more robust use of inferential statistical analysis and to increase the reliability of the findings. In addition, a *mixed-method* approach that combines quantitative and qualitative should be considered, so that the real voices of participants can be raised and analyzed in more depth. Longitudinal studies can also be conducted to assess the long-term impact of the programme on business growth, income sustainability and social transformation in the participating communities.

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